

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Chad Edward Hinds
Coni Hinds
Debtors

Case No. 22-02290-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Sep 11, 2023

User: AutoDocket
Form ID: 309A

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Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Chad Edward Hinds, Coni Hinds, 142 Hollow Road, Catawissa, PA 17820-7808
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Christopher A DeNardo, Shapiro and DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
aty	+ Michael Patrick Farrington, KML Law Group, P.C., 701 Market St., Suite 5000, Philadelphia, PA 19106-1541
tr	+ John J Martin, Law Offices of John J Martin, (Trustee), 1022 Court Street, Honesdale, PA 18431-1925
ust	+ United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
5508447	Capital One Bank / Kohl's, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
5508451	Hilton Grand Vacations, 6335 Metro West Boulevard #180, Orlando, FL 32835
5520104	++ JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999 address filed with court:, Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
5508455	+ Patenaude & Felix, APC, 2400 Ansys Drive, Suite 402, Canonsburg, PA 15317-0403
5508460	TD Bank USA / Icon, 2222 North LaSalle Street, Chicago, IL 60601

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: pmurphy@dplglaw.com	Sep 11 2023 18:36:00	Paul Donald Murphy-Ahles, Dethlefs Pykosh & Murphy, 2132 Market Street, Camp Hill, PA 17011
cr	+ Email/Text: bkfilings@zwickerpc.com	Sep 11 2023 18:37:00	American Express National Bank, c/o Zwicker & Asso, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 11 2023 18:36:00	Lakeview Loan Servicing, LLC, P.O. Box 619096, Dallas, TX 75261-9096
cr	+ EDI: RECOVERYCORP.COM	Sep 11 2023 22:35:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5509542	+ EDI: AISACG.COM	Sep 11 2023 22:35:00	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5519954	+ EDI: AISACG.COM	Sep 11 2023 22:35:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5508444	+ EDI: GMACFS.COM	Sep 11 2023 22:35:00	Ally Financial, Inc., Ally Detroit Center, 500 Woodward Avenue, Detroit, MI 48226-3416
5508445	+ Email/PDF: bncnotices@becket-lee.com	Sep 11 2023 18:52:30	American Express, PO Box 297871, Fort Lauderdale, FL 33329-7871
5514903	Email/PDF: bncnotices@becket-lee.com	Sep 11 2023 18:52:08	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5509571	+ Email/Text: bkfilings@zwickerpc.com	Sep 11 2023 18:37:00	American Express National Bank, AENB, c/o

			Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
5513554	EDI: BANKAMER.COM	Sep 11 2023 22:35:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
5508446	EDI: BANKAMER.COM	Sep 11 2023 22:35:00	Bank of America, NA, PO Box 982238, El Paso, TX 79998-2238
5508449	+ EDI: CITICORP.COM	Sep 11 2023 22:35:00	Citibank, NA, PO Box 6241, Sioux Falls, SD 57117-6241
5518367	Email/Text: BNCnotices@dcmservices.com	Sep 11 2023 18:36:00	GEISINGER, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
5508450	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Sep 11 2023 18:36:00	Goldman Sachs Bank USA, PO Box 70379, Philadelphia, PA 19176-0379
5508452	+ EDI: IRS.COM	Sep 11 2023 22:35:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5520104	EDI: JEFFERSONCAP.COM	Sep 11 2023 22:35:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
5508448	EDI: JPMORGANCHASE	Sep 11 2023 22:35:00	Chase Card, PO Box 15298, Wilmington, DE 19850
5512037	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Sep 11 2023 18:36:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5543739	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 11 2023 18:40:27	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5543740	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 11 2023 18:41:16	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5517446	Email/PDF: resurgentbknotifications@resurgent.com	Sep 11 2023 18:41:18	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5508453	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 11 2023 18:36:00	Lakeview Loan Servicing, LLC, 4425 Ponce DeLeon Boulevard, Mail Stop MS 5-251, Miami, FL 33146-1837
5518370	+ EDI: LENDNGCLUB	Sep 11 2023 22:35:00	LendingClub Bank, NA, P.O. BOX 884268, Los Angeles, CA 90088-4268
5508454	+ EDI: LENDNGCLUB	Sep 11 2023 22:35:00	LendingClub Corporation, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
5509812	+ EDI: PENNDEPTREV	Sep 11 2023 22:35:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5509812	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 11 2023 18:36:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5508456	+ Email/Text: lpbankruptcy@scfederal.org	Sep 11 2023 18:37:00	South Carolina Federal Credit Union, PO Box 190012, North Charleston, SC 29419-9012
5508701	+ EDI: RMSC.COM	Sep 11 2023 22:35:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5520629	EDI: AIS.COM	Sep 11 2023 22:35:00	Synchrony Bank, by AIS InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
5508457	EDI: RMSC.COM	Sep 11 2023 22:35:00	Synchrony Bank / Care Credit, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5508458	EDI: RMSC.COM	Sep 11 2023 22:35:00	Synchrony Bank / PayPal Extras, Attn: Bankruptcy

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5508459	EDI: RMSC.COM	Sep 11 2023 22:35:00	Department, PO Box 965060, Orlando, FL 32896-5060
5518080	EDI: AIS.COM	Sep 11 2023 22:35:00	Synchrony Bank / Sam's Club, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5517745	EDI: WFFC2	Sep 11 2023 22:35:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5508461	+ EDI: WFFC2	Sep 11 2023 22:35:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5508462	+ Email/Text: bkfilings@zwickerpc.com	Sep 11 2023 18:37:00	Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
			Zwicker & Associates, PC, 3220 Tillman Drive, Suite 215, Bensalem, PA 19020-2028

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5520209		Lakeview Loan Servicing, LLC
cr	*+	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Christopher A DeNardo	on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com, cistewart@logs.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
John J Martin	pa36@ecfcbis.com trustee martin@martin-law.net
Michael Patrick Farrington	on behalf of Creditor Lakeview Loan Servicing LLC mfarrington@kmlawgroup.com
Paul Donald Murphy-Ahles	

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on behalf of Debtor 2 Coni Hinds pmurphy@dplglaw.com kgreene@dplglaw.com

Paul Donald Murphy-Ahles

on behalf of Debtor 1 Chad Edward Hinds pmurphy@dplglaw.com kgreene@dplglaw.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1:	Chad Edward Hinds	Social Security number or ITIN:	xxx-xx-5639
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	Coni Hinds	Social Security number or ITIN:	xxx-xx-6340
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed in chapter:	13 11/29/22
Case number:	5:22-bk-02290-MJC	Date case converted to chapter:	7 9/11/23

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Chad Edward Hinds	Coni Hinds
2. All other names used in the last 8 years		
3. Address	142 Hollow Road Catawissa, PA 17820	142 Hollow Road Catawissa, PA 17820
4. Debtor's attorney Name and address	Paul Donald Murphy-Ahles Dethlefs Pykosh & Murphy 2132 Market Street Camp Hill, PA 17011	Contact phone 717-975-9446 Email: pmurphy@dplglaw.com
5. Bankruptcy trustee Name and address	John J Martin Law Offices of John J Martin (Trustee) 1022 Court Street Honesdale, PA 18431	Contact phone 570 253-6899 Email: pa36@ecfcbis.com

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

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Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: 9/11/23
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 3, 2023 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *Valid photo identification and proof of social security number are required*	Location: Meeting held by Zoom, visit join.zoom.us , Enter Meeting ID 534 831 3852, Click on Join using passcode 7889648115, or call 1-272-239-0981 For additional meeting information go to https://www.justice.gov/ust/moc
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 1/2/24 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	